UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:	`
DJUANA L. PRICE,) Case No. 19-40011-659
Debtor.) Chapter 13
PENNYMAC LOAN SERVICES, LLC,) Hearing Date: November 1, 2021) Hearing Time: 10:00 am
Movant,) Objection Deadline: October 25, 2021

Notice of Hearing and Notice of Default

WARNING: THIS NOTICE SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE NOTICE, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE BY OCTOBER 25, 2021. YOUR RESPONSE MUST STATE WHY THE NOTICE SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU.

IF YOU OPPOSE THE NOTICE AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. THE DATE IS SET OUT ABOVE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE NOTICE AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS. THE HEARING WILL BE HELD ON THE DATE AND TIME ABOVE BEFORE THE HONORABLE KATHY A. SURRATT-STATES, IN THE UNITED STATES BANKRUPTCY COURT, EASTERN DISTRICT OF MISSOURI, THOMAS F. EAGLETON U.S. COURTHOUSE, 111 SOUTH TENTH STREET, 7th FLOOR NORTH COURTROOM, ST. LOUIS, MO 63102.

COMES NOW, PennyMac Loan Services, LLC and for its Notice of Default states as follows:

1. In resolution of PennyMac Loan Services' Motion for Relief from the Automatic Stay in regard to realty owned by the Debtor, an Order was entered on or about August 23, 2019 (Doc. 26).

- 2. Pursuant to the Order, Debtor agreed to make monthly post-petition payments as they became due beginning September 1, 2019 to the address provided by Movant, or its successors and assigns in the monthly mortgage statement.
- 3. It was further stipulated that in the event the Debtor failed to perform in making these payments, Movant was required to provide notice under the terms of the Order. Thereafter, Movant would be entitled to an Order from the Court granting relief from the automatic stay allowing Movant to exercise all of its rights and remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided for by state and non-bankruptcy law.
- 4. The Order filed in resolution of Movant's motion has been breached by the Debtor. As of September 27, 2021, a delinquency in the amount of \$21,426.27 exists under the terms of the Order. A breakdown of the delinquency is as follows:

11 payments (4/2020-2/2021) @ \$1,120.65 \$12,327.15 8 payments (3/2021-10/2021) @ 1,124.89 \$8,999.12 NOD Attorney Costs \$100.00* Total \$21,426.27

*Additional attorney fees will be assessed for any hearing related to the Notice of Default.

The address to which payments can be made for Movant is:

PennyMac Loan Services, LLC P.O. Box 660929 Dallas, TX 75266-0929

Wherefore, pursuant to the Order, Movant hereby gives notice that in the event a valid defense is not set forth or funds tendered sufficient to cure the delinquency identified above along with all amounts that have come due under the terms of the Promissory Note, Deed of Trust, and/or Order of the Court within fourteen (14) days of the date given below, Movant, or its successors and assigns will herewith be proceeding with foreclosure in order to pursue its rights and remedies under state and non-bankruptcy law in connection with the subject Promissory Note and/or Deed of Trust. Movant will request this Court issue an Order granting relief from the automatic stay to Movant for such purposes.

Respectfully submitted,

ARMSTRONG TEASDALE LLP

/s/ Melinda J. Maune

Melinda J. Maune, #49797MO, mmaune@atllp.com Amy Tucker Ryan, #49047MO, atryan@atllp.com 7700 Forsyth Blvd., Ste. 1800 St. Louis, Missouri 63105 Telephone:(314) 621-5070

Fax: (314) 621-5065

ATTORNEYS FOR MOVANT

Certificate of Service

I certify that a true and correct copy of the foregoing document was filed electronically on the 6th day of October, 2021, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to the parties listed below on the 6th day of October, 2021:

Djuana L. Price 2 St/ Michael Ct. Florissant, MO 63031

/s/ Melinda J. Maune

Melinda J. Maune, Attorney for Creditor